

# Kris Nelson Community-Based Research Program

...a program of the Center for Urban and Regional Affairs (CURA)

## The North Minneapolis African American Housing Opportunity Survey

Prepared by



Northside Community Response Team

In Partnership with

Center for Urban and  
Regional Affairs (CURA)

UNIVERSITY OF MINNESOTA

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# Methodology

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In the fall of 2013, the Northside Community Response Team (NCRT) approached the Center for Urban and Regional Affairs (CURA) about help conducting a community-engaged survey of African American residents of North Minneapolis. The survey was implemented via one-on-one interviews led by trained community members. CURA helped develop the survey instrument and conducted trainings with community residents who were part of the survey administration team organized by the NCRT.

Between August and December of 2014, a total of 956 surveys were collected. Approximately sixty of the surveys were determined to be ineligible and were removed from consideration - mostly for their responses to screening questions, which indicated that respondents previously had taken the survey, were not African American, or did not identify as North Minneapolis residents.

After removal of the invalid surveys, there were a total of 896 valid surveys to be considered for analysis. Those surveys were then physically coded in accordance with the system developed by the University of Minnesota's Office of Measurement Services and the Minnesota Center for Survey Research. Coded surveys were then delivered to Northwest Key Punch, whose staff compiled the multiple choice coded data into Excel spreadsheets for analysis. The responses to the survey's open-ended questions were transcribed separately into another Excel spreadsheet. These 4,457 individual responses were then categorized and sorted by content.

Throughout the spring of 2015, both the closed and open-ended responses were then analyzed using STATA software; responses from certain questions were consolidated for efficiency and frequencies and cross tabulations were calculated. Findings were compiled and are presented in this final results report. Additional demographic analysis is contained in this report as well, so as to allow for comparison among the survey findings and similar measures at the city and county levels.

The findings will provide a better understanding of what could be preventing North Minneapolis households from achieving better housing for themselves and for their families. The information in this report will create a better understanding of what specific barriers there are to accessing housing resources from the various programs and help determine how to better connect people to the resources they need.

# Demographic Information

[Q26.] Are you male or female?

	Freq.	Percent
Male	344	38.61%
Female	545	61.17%
Other	2	0.22%
Total	891	100%

[Q29.] What is your total monthly household income?

	Freq.	Percent
\$0 - \$500	145	16.61%
\$501 - \$1,000	169	19.36%
\$1,001 - \$1,500	148	16.95%
\$1,501 - \$2,000	146	16.72%
\$2,001 - \$2,500	84	9.62%
\$2,501 - \$3,000	71	8.13%
\$3,001 - \$3,500	37	4.24%
\$3,501 - \$4,000	22	2.52%
Over \$4,000	51	5.84%
Total	873	100%

[Q27.] How old are you?

	Freq.	Percent
Under 21	27	3.06%
21-30	198	22.42%
31-40	238	26.95%
41-50	215	24.35%
51-60	156	17.67%
61-70	53	6.0%
Over 70	15	1.70%
Mean	41	
Median	40	

[Q6.] How many people are living in your household including yourself?

	Freq.	Percent
1	109	12.3%
2	158	17.9%
3	181	20.5%
4	167	18.9%
5	114	12.9%
6 or more	155	17.5%
Mean	3.95	

[Q22.] Are you currently working?

	Freq.	Percent
Yes	540	60.67%
No	350	39.33%
Total	890	100%

[Q22.1.a.] How many jobs do you have?

	Freq.	Percent
1	409	76.45%
2	110	20.56%
3	10	1.87%
4	4	0.75%
20	2	0.37%
Total	535	100%

[Q22.1.b.] How many total hours do you work in a week at all your jobs combined?

	Freq.	Percent
20 or less	42	7.9%
21 to 39	108	20.4%
40 or more	380	71.7%
Mean	40.99	

896 respondents have successfully completed this survey.

- Just over 60% of respondents are women.
- Nearly 39% are men.
- Less than 1% identify as another gender.

The age distribution of respondents is relatively even.

- However, the groups of respondents who are younger than 21 and older than 60 account for much smaller percentages of the total respondents than the other groups do.
- Over 90% of respondents are between 21 and 60 years old. The largest group, accounting for 27% of respondents, has residents between the ages of 31 and 40.

The majority of respondents make less than \$2,000 each month.

- 70% of respondents have an annual income of \$24,000 or less.
- Only 8% have an annual income of \$42,000 or more.

- The largest percentage (19%) of respondents has a monthly income between \$501 and \$1,000 - the second lowest income range.
- The smallest percentage (2.5%) has a monthly income between \$3,501 and \$4,000 - the second highest income range.

The distribution of household size is shared relatively evenly across the six categories.

- The largest percentage of respondents, accounting for 20.5%, indicates that their household size has 3 people.
- Households with 4 (19%), 2 (18%), and 6 members or more (18%) are not far behind.
- The smallest group, accounting for 12%, is households of 1.

39% of respondents are not working currently.

- Of those 540 survey takers who are currently working, the largest groups work one job (76%) and work 40 or more hours each week (72%).
- A fifth of working respondents have two jobs and a fifth also work between 21 and 39 hours each week.
- Only 8% work 20 hours or less each week.

## [Q23.] Do you have a bank account?

	Freq.	Percent
Yes	543	60.87%
No	349	39.13%
Total	892	100%

### [Q23.1.a.] Is the bank you use located in North Minneapolis?

	Freq.	Percent
Yes	418	79.47%
No	108	20.53%
Total	526	100%

### [Q23.1.b.] How satisfied are you with your bank?

	Freq.	Percent
Very satisfied	159	30.64%
Satisfied	301	58.00%
Unsatisfied	43	8.29%
Very unsatisfied	16	3.08%
Total	519	100%

## [Q23.2.c.] Why do you not have a bank account?

	Frequency	Percent of responses	Percent of cases
Does not have enough money to open or maintain an account	114	35.74%	37.75%
Trust issues	46	14.42%	15.23%
Does not need an account	42	13.17%	13.91%
Personal obstacles	29	9.09%	9.60%
Never opened an account	17	5.33%	5.63%
Does not want an account	15	4.70%	4.97%
Closed account	14	4.39%	4.64%
Does not know why	14	4.39%	4.64%
Account characteristics	11	3.45%	3.64%
Not enough information to categorize	8	2.51%	2.65%
Other	5	1.57%	1.66%
Needs more information before doing so	4	1.25%	1.32%
Total	319	100%	105.63%

*The majority of respondents indicate that they do have a bank account.*

- However, 39% indicate that they do not.
- Nearly 80% of respondents with an account use a bank located in North Minneapolis.

*The majority of residents are satisfied with their banking experience.*

- 88% are either satisfied or very satisfied with their banking experience.
- Only 11% are unsatisfied or very unsatisfied.

*Of the 349 respondents who do not have a bank account, 319 (91.4%) indicate a reason for why they do not have one.*

- The most cited response, accounting for more than one third of all responses, is that the respondent does not have enough money either to open or to maintain an account.
- The second most cited response – that survey takers do not trust banks or the banking system in general – comprises over 14% of responses.
- Accounting for just over 13% of responses is the perception that respondents do not need an account.
- Just less than 10% of responses regard a respondent's personal obstacles that impede his or her ability to open or maintain a bank account. They include issues with identification, writing bad checks in the past, and procrastination.

## Money Management (continued)

[Q23.2.d.] Do you currently use payday lending, check cashing stores, or pawnshops?

	Freq.	Percent
No	168	57.9%
Yes	122	42.1%
Total	290	100%

[Q24.] Are you saving money right now?

	Freq.	Percent
Yes	464	52.2%
No	425	47.8%
Total	889	100%

[Q24.1.a.] How much money do you have saved?

	Freq.	Percent
\$1 to \$500	258	56.58%
\$501 to \$2,000	105	23.03%
\$2,001 to \$5,000	63	13.82%
\$5,001 to \$10,000	18	3.95%
More than \$10,000	12	2.63%
Total	456	100%

[Q24.2.b.] Why are you not saving money?

	Frequency	Percent of responses	Percent of cases
Cannot – lack sufficient income	250	59.67%	63.61%
Cannot – too many expenses	96	22.91%	24.43%
Other reason	20	4.77%	5.09%
Trying to save	19	4.53%	4.83%
Cannot – bad spending and saving habits	15	3.58%	3.82%
Bank related issues	13	3.10%	3.31%
Does not know why	6	1.43%	1.53%
Total	419	100%	106.62%

[Q25.] How satisfied are you with your overall experience with banks that are located in North Minneapolis?

	Freq.	Percent
Very satisfied	102	11.76%
Satisfied	333	38.41%
Unsatisfied	82	9.46%
Very unsatisfied	71	8.19%
Don't know/Neutral	279	32.18%
Total	867	100%

A substantial percentage of respondents without bank accounts use payday lending, cash checking, or pawnshop services.

- 42.1% of those 290 respondents who do not have a bank account indicate that they do use such services.

Over half of respondents (52.2%) indicate that they are currently saving money.

- The largest group, which constitutes 56.6% of respondents, has less than \$500 saved.
- Respondents who have saved between \$501 and \$2,000 are the second largest group, accounting for 23% of responses.
- The remaining 20% of respondents have saved over \$2,000, with 13.82% saving between \$2,001 and \$5,000, 3.95% saving between \$5,001 and \$10,000, and only 2.63% saving more than \$10,000.

Accounting for nearly 60% of responses to the question, “Why are you not saving money right now?” is the answer that respondent cannot because he lacks sufficient income to do so.

- The second most cited response is similar: 23% of responses were that too many expenses prohibit respondent from saving any money.
- The remaining responses, which include bad spending and saving habits, attempts to save, banking related issues, not knowing why, and other reasons, each accounts for less than 5% of all responses.

## Loan Information

[Q19.] Have you ever applied for a loan to buy a home?

	Freq.	Percent
No	708	79.82%
Yes	179	20.18%
Total	887	100%

[Q19.1.c.] How many times have you been denied?

	Freq.	Percent
0	132	76.30%
1	26	15.03%
2	5	2.89%
3	1	0.58%
4	2	1.16%
50	1	0.58%
Don't Know	6	3.47%
Total	173	100%

[Q19.1.a.] How many times have you applied for a loan to buy a home?

	Freq.	Percent
1	115	64.61%
2	41	23.03%
3	10	5.62%
4	4	2.25%
5	1	0.56%
6	2	1.12%
7	1	0.56%
28	1	0.56%
Don't Know	3	1.69%
Total	178	100%

[Q19.1.b.] How many times have you been approved for a home loan?

	Freq.	Percent
0	10	5.68%
1	125	71.02%
2	27	15.34%
3	4	2.27%
4	4	2.27%
5	2	1.14%
7	1	0.57%
28	1	0.57%
Don't Know	2	1.14%
Total	176	100%

*The majority of survey takers have not previously applied for a home loan.*

- Nearly 80% of respondents indicate that they have not previously applied.
- Of those less than 178 respondents who have previously applied, the largest group, which accounts for 65%, has applied just once.
- The second largest group, accounting for 23%, has applied twice.
- Less than 15% of respondents who have applied for a home loan have applied three or more times.

*Nearly all respondents who have applied for a loan have been approved.*

- Just over 93% of respondents who have applied have been approved for at least one home loan.
- Those being approved for a loan once comprise the largest group, with 71% of respondents indicating such.
- Over 15% have been approved for two loans and over 6% have been approved for 3 or more loans.

*Three quarters of respondents have not been denied for a loan.*

- When asked how many times they have been denied, the greatest percentage of respondents, 76%, indicated that they have not been denied for a loan.
- 15% of respondents have been denied once.
- Only 5% have been denied for a loan two or more times.



## Loan Information (continued)

[Q19.2.d.] Why have you not ever applied for a loan to buy a home?

	Freq.	Percent of Responses	Percent of Cases
Not ready to own; owning a home is not yet relevant	316	53.11%	54.96%
Not financially ready	114	19.16%	19.83%
Other	43	7.23%	7.48%
Credit issues	41	6.89%	7.13%
Does not know why; no reason	34	5.71%	5.91%
No need to apply	29	4.87%	5.04%
Needs more information to do so	18	3.03%	3.13%
Total	595	100%	103.48%

[Q20.] Have you ever withdrawn an application for a home loan?

	Freq.	Percent
No	875	98.54%
Yes	13	1.46%
Total	888	100%

[Q20.1.b.] Why did you withdraw your home loan application?

	Freq.	Percent of Responses
Found better deal	1	12.50%
I know that homeownership builds wealth	1	12.50%
I wanted to become a homeowner	2	25%
Bad credit	1	12.50%
Asked me to do too many things that did not need to	1	12.50%
I was not ready for the responsibility	1	12.50%
I wanted the home and it seemed the right thing to do	1	12.50%
Total	8	100%

*Four fifths of respondents have never applied for a home loan.*

- For those 708 respondents who have never done so, the most cited reason for not applying is that respondents are not yet ready to own their own home – owning a home is simply not yet relevant to them.
- A fifth of responses identify respondents' lack of financial preparedness as the condition preventing them from applying for a loan.
- Just less than 7% of responses address issues with credit.
- Only 3% of responses indicate that respondents require more information regarding loans and the application process before they can proceed with pursuing one.

*99% of respondents have never withdrawn a home loan application.*

- Of the 179 respondents who have applied for a home loan, only 13, or 9.4% have withdrawn a home loan.
- Just 8 of those 13 respondents provided a reason for withdrawing their loan application.

[Q9.3.e.] **Would you like to own a home?**

	Freq.	Percent
Yes	430	73.63%
No	79	13.53%
Don't Know	75	12.84%
Total	584	100%

[Q9.e-2.] **Have you taken any steps or begun the process of buying a home?**

	Freq.	Percent
No	294	78.61%
Yes	80	21.39%
Total	374	100%

[Q10.] **Have you previously owned a home?**

	Freq.	Percent
No	760	86.36%
Yes	120	13.64%
Total	880	100%

[Q9.e-1.] **Where would you like to own a home?**

	Freq.	Percent of Responses	Percent of Cases
North Minneapolis	186	40.43%	43.87%
Anywhere	65	14.13%	15.33%
Another section of Minneapolis	62	13.48%	14.62%
North or Northwest suburbs	57	12.39%	13.44%
Another suburb in the Metro, not in the North or Northwest	36	7.83%	8.49%
Out of the area	26	5.65%	6.13%
Suburbs, but none specifically mentioned	20	4.35%	4.72%
Saint Paul	8	1.74%	1.89%
Total	460	100%	108.49%

[Q11.a.] **Where did you live then?**

	Freq.	Percent of Responses	Percent of Cases
North Minneapolis	48	40%	41.74%
Out of the area	31	25.83%	26.96%
Other	13	10.83%	11.30%
North or Northwest suburbs	12	10%	10.43%
Another section of Minneapolis	11	9.17%	9.57%
Saint Paul	3	2.50%	2.61%
Another suburb in the Metro, not in the North or Northwest	2	1.67%	1.74%
Total	120	100%	104.35%

*The majority of respondents indicate that they would like to own a home.*

- 74% of respondents would like to own their own home.
- Only 14% indicated that they would not like to own a home.
- 13% did not know if they wanted to do so or not.

*The largest group of respondents who would like to own a home would like to own that home in North Minneapolis.*

- Over 40% of responses identify North Minneapolis as the place where they would like to own a home.
- The next largest groups of responses specify that respondents would like to own a home anywhere (14%) or in another section of the City of Minneapolis (13%).

*Less than 25% of responses identify suburbs as places where respondents would like to own a home.*

- 12% specify a northern or northwestern suburb in the Metro.
- 8% specify a suburb in another part of the Metro.
- 4% simply indicate any suburb in general.

*Of those respondents who would like to own a home, the majority has not taken any steps toward homeownership.*

- However, 21% have taken some step toward homeownership.

*The majority of respondents have not previously owned a home.*

- 14% of respondents have previously owned a home.
- 42% of homes previously owned by respondents are on the Northside.
- The second highest percentage of previously-owned homes is located outside of the Metro.

# Living in North Minneapolis

## [Q4.] Which neighborhood in North Minneapolis do you live in?

	Freq.	Percent
55411	487	55.66%
55412	220	25.14%
55430	80	9.14%
55405	77	8.80%
55443	3	0.34%
55422	2	0.23%
55429	2	0.23%
55402	1	0.11%
55404	1	0.11%
55416	1	0.11%
55441	1	0.11%
Total	875	100%

## [Q28.] How many total years have you lived in North Minneapolis?

	Freq.	Percent
1-4	134	15.34%
5-9	159	18.21%
10 or more	580	66.43%
Total	873	100%

## [Q5.] How stable is your current housing situation?

	Freq.	Percent
Very stable	261	29.49%
Stable	469	52.99%
Unstable	108	12.20%
Very unstable	47	5.31%
Total	885	100%

## [Q8.] Do you have plans to keep living in North Minneapolis?

	Freq.	Percent
Yes	485	54.62%
Don't know	226	25.45%
No	169	19.03%
Total	888	100%

## [Q7.] How much do you like living in North Minneapolis?

	Freq.	Percent
Very much	278	31.27%
Quite a bit	178	20.02%
Somewhat	296	33.30%
Not very much	80	9%
Not at all	44	4.95%
Do not currently live in North Minneapolis	13	1.46%
Total	889	100%

## [Q9.] Do you currently rent or own the home you live in?

	Freq.	Percent
Rent	600	67.34%
Neither	173	19.42%
Own	118	13.24%
Total	891	100%

- Over 66% of respondents have lived on the Northside for ten years or more.

*Over 98% of all respondents live in 55411, 55412, 55430, or 55405.*

- More than half of respondents live within the area represented by zip code 55411.
- More than a quarter of respondents live within the area contained in 55412.
- Respondents hail from eleven different zip code locations.

*More than half of respondents like living in North Minneapolis.*

- 31% indicated that they like it very much and 20% said that they like it quite a bit.
- 33%, the largest percentage of respondents, answered that they somewhat like living in the area.
- Less than 15% of respondents accounted for those who do not like living on the Northside very much or at all.

*When asked if they plan to keep living in North Minneapolis, the majority of respondents (55%) replied affirmatively.*

- Significant portions of respondents, however, also indicated that they did not know (over 25%) or that they did not plan to stay (19%).

*The majority of respondents have lived in North Minneapolis for more than a decade.*

- Of those 580 people who have been residents for a decade or more, nearly a quarter has been living in North Minneapolis for twenty-five or more years.
- Much smaller percentages of respondents have lived in North Minneapolis between 1 and 4 years (15%) and between 5 and 9 years (18%).
- The average length that a respondent has lived on the Northside is 16.8 years.
- *The majority of respondents consider their current housing situation as stable (53%).*
- Another 29% perceive their housing situation as very stable.
- Though they represent smaller portions of respondents, there is still a significant number of respondents (18%) who see their housing situation as unstable or very unstable.
- *The types of housing tenure are not evenly distributed among residents.*
- 67% of respondents currently rent the home in which they live. Only 13% own their homes.
- Nearly 20% neither rent nor own – and instead, live with family or friends, live in a shelter, are homeless, or have another living situation.

## Staying in or Leaving North Minneapolis?

[Q8.] Do you have plans to keep living in North Minneapolis?

	Freq.	Percent
Yes	485	54.62%
Don't know	226	25.45%
No	169	19.03%
Total	888	100%

[Q8.1.a.] Why do you plan to keep living in North Minneapolis?

	Freq.	Percent of Responses	Percent of Cases
Personal reasons	213	36.22%	44.38%
Neighborhood characteristics	140	23.81%	29.17%
Social or cultural reasons	108	18.37%	22.50%
Housing-related reasons	49	8.33%	10.21%
Other reasons	44	7.48%	9.17%
Financial reasons	34	5.78%	7.08%
Total	588	100%	122.50%

[Q8.2.b.] Why do you plan to not keep living in North Minneapolis?

Reasons related to:	Freq.	Percent of Responses	Percent of Cases
Crime	97	48.99%	58.43%
Neighborhood characteristics	35	17.68%	21.08%
Personal characteristics	35	17.68%	21.08%
Race or police	9	4.55%	5.42%
People living there	8	4.04%	4.82%
Other	6	3.03%	3.61%
Housing	5	2.53%	3.01%
Finances	3	1.52%	1.81%
Total	198	100	119.28%

[Q8.2.c.] What would need to happen to change your mind?

Improvements regarding:	Freq.	Percent of Responses	Percent of Cases
Crime	69	37.70%	43.95%
Nothing	31	16.94%	19.75%
People	29	15.85%	18.47%
Neighborhood characteristics	14	7.65%	8.92%
Housing	11	6.01%	7.01%
Race or police	11	6.01%	7.01%
Personal characteristics	8	4.37%	5.10%
Other	8	4.37%	5.10%
Finances	1	0.55%	0.64%
Don't know	1	0.55%	0.64%
Total	183	100%	116.56%

*The majority of respondents plan to keep living in North Minneapolis.*

- The reasons given by respondents that are cited most for why they choose to remain in North Minneapolis are personal reasons, like they feel called to live there, they want to raise their family there, or they have always lived there.
- The second most frequently given answers, accounting for 24%, are related to neighborhood characteristics. They include responses regarding the proximity of North Minneapolis to downtown, to jobs, and to services, as well as to the bus and park systems.
- Responses related to social and cultural issues, which comprise over 18% of responses, include: respondent's friends and family live there, respondent's church is there, and that North Minneapolis is his or her home, his or her community.

*A smaller percentage of respondents do not want to stay in North Minneapolis.*

- The 169 respondents who do not plan to keep living in North Minneapolis account for 20%.
- Nearly 50% of the responses given are related to crime.
- Neighborhood and personal characteristics once again play a prominent role, as they each account for nearly 18% of responses.
- Housing related reasons account for only 3% of responses.

*Crime is the most cited response in regards to what would need to happen so that residents want to stay in North Minneapolis.*

- The second most frequently cited response is that nothing could change respondent's mind, which garnered 17% of responses.
- Housing improvements play a more significant role in deciding what needs to be changed so that people will stay, than in the reasons why people currently want to stay. Housing related responses account for 6%.

## Staying in or Leaving North Minneapolis? (continued)

[Q8.2.d.] If you do move, where would you like to live?

	Freq.	Percent of Responses	Percent of Cases
Other suburbs	36	20%	22.78%
North or Northwest suburbs	34	18.89%	21.52%
Out of the area	28	15.56%	17.72%
Other	27	15%	17.09%
Any other section of Minneapolis	24	13.33%	15.19%
Suburbs, but unspecified	20	11.11%	12.66%
Saint Paul	8	4.44%	5.06%
North Minneapolis	3	1.67%	1.90%
Total	180	100%	113.92%

[Q9.] Do you currently rent or own the home you live in?

	Freq.	Percent
Rent	600	67.34%
Neither	173	19.42%
Own	118	13.24%
Total	891	100%

[Q9.3.c.] How many years have you been renting the home where you currently live in North Minneapolis?

	Freq.	Percent
Less than 1	109	18.66%
1 to 4	318	54.45%
5 to 9	172	17.81%
10 or more	39	6.67%
Mean	3.5	
Total	584	100%

[Q9.2.b.] How many years have you owned the home where you currently live in North Minneapolis?

	Freq.	Percent
1 to 4	31	26.49%
5 to 9	25	25.36%
10 or more	51	43.58%
Total	117	100%

[Q9.3.d.] How confident are you in knowing your rights as a renter?

	Freq.	Percent
Very confident	256	43.61%
Somewhat confident	237	40.37%
Not very confident	68	11.58%
Not at all confident	26	4.43%
Total	587	100%

*Those 19% of respondents who do not want to keep living in North Minneapolis provide 180 suggestions for places to which they would want to move.*

- Suburbs account for 50% of responses.
- Suburbs in the northern or northwestern parts of the Metro count for a little less (19%) than suburbs in the other parts of the Metro (20%).
- The general, unspecified term “suburbs,” is mentioned in 11% of responses.
- Over 15% of respondents indicate that they would like to remain in Minneapolis, but just move to another section of the City.

*The majority of respondents rent the home in which they live.*

- Over 67% of respondents currently rent their home.
- Those who own their home constitute the smallest percentage (13%) of residents.
- Respondents who neither own nor rent their homes account for 19%.

- Of those who rent their home, the largest group (55%) has been doing so for between 1 and 4 years.
- The percentages of those who have been renting for less than 1 year (19%) and between 5 and 9 years (18%) are comparable, but much higher than that for residents who have been renting for 10 years or more (7%).

*Lengths of homeownership follow a different pattern.*

- The largest percentage of residents has owned their homes for ten or more years (43%); over half of those residents have owned their homes for twenty years or more.

*Most renters are confident in their knowledge of their rights as renters.*

- Renters, who are either very confident or somewhat confident in their knowledge of renters’ rights, account for 84% of respondents.
- Only 4% felt not at all confident.

## Discrimination Experienced when Renting a Home

[Q11.] Do you believe you have ever been discriminated against when looking for a place to rent?

	Freq.	Percent
No	558	62.7%
Yes	236	26.52%
Don't Know	96	10.79%
Total	890	100%

[Q11.1.a.] Altogether, how many times has this happened?

	Freq.	Percent
1 to 4	167	78.77%
5 to 9	32	15.1%
10 or more	13	6.13%
Total	212	100%

[Q11.1.b.] Can you give some examples of the discrimination you experienced?

	Freq.	Percent of Responses	Percent of Cases
Discrimination during the process of trying to rent	64	24.15%	30.77%
Background	50	18.87%	24.04%
Racial	45	16.98%	21.63%
Related to children or family members	35	13.21%	16.83%
Other	32	12.08%	15.38%
Financial	18	6.79%	8.65%
Age	10	3.77%	4.81%
Gender or sexual orientation	6	2.26%	2.88%
Section 8	5	1.89%	2.40%
Total	265	100%	127.40%

*The majority of respondents do not feel as though they have been discriminated against when looking for a place to rent.*

- 63% percent of respondents do not feel that they have been discriminated against.
- Though this group accounts for the majority of respondents, there are still significant portions of respondents who do believe that they have been discriminated against when searching for rental housing (27%) and who do not know if they have been (11%).
- For those who do feel as though they have been discriminated against, 79% indicate experiencing such discrimination between one and four times.
- The most cited examples of discrimination are responses that described the discrimination felt during the process of trying to rent a home. These answers, which

account for nearly a quarter of responses, include changing rental terms, raising rent, steering, and landlords being receptive on the telephone, but refusing to rent after meeting applicants in person.

## Discrimination Experienced when Purchasing a Home

[Q12.] Do you believe you have ever been discriminated against when trying to buy a home?

	Freq.	Percent
No	792	89.39%
Don't Know	51	5.76%
Yes	43	4.85%
Total	886	100%

[Q12.1.a.] Altogether, how many times has this happened?

	Freq.	Percent
1 to 4	32	78.05%
5 to 9	8	19.51%
10 or more	1	2.44%
Total	41	100%

[Q12.1.b.] Can you give some examples of the discrimination you experienced?

	Freq.	Percent of Responses	Percent of Cases
Discrimination during the process of trying to buy	16	39.02%	44.44%
Other	9	21.95%	25%
Racial	6	14.63%	16.67%
Background	6	14.63%	16.67%
Financial	2	4.88%	5.56%
Gender or sexual orientation	1	2.44%	2.78%
Age	1	2.44%	2.78%
Total	41	100%	113.89%

*Most respondents do not feel as though they have been discriminated against when trying to purchase a home.*

- Nearly 90% have not perceived any discrimination during the home buying process.
- Just less than 5% of respondents have.
- Of those 5% of residents who responded affirmatively, over 40% indicate that they experienced discrimination once.
- 27% reported discrimination on 2 occasions.

*Far fewer respondents indicate that they believe that they have been discriminated against when trying to purchase a home.*

- However, the number of respondents who have tried to purchase a home is also low, as the majority of respondents rent their homes.

*The largest single group of respondents, accounting for 41%, has felt discriminated against on one occasion.*

- 78% of respondents felt discriminated against between one and four times.

*Like responses for those who felt discriminated against when renting a home, the greatest percentage of responses from residents who felt discriminated against when trying to buy a home describe discrimination felt during the actual purchasing process.*

- Accounting for nearly 40% of responses, once again, answers include steering, changing interest rates, and being discouraged and perceived as unworthy.

**[Q16.] Do you know your credit score?**

	Freq.	Percent
No	511	57.42%
Yes	379	42.58%
Total	890	100%

**[Q16.1.a.] Do you know how to find out what your credit score is?**

	Freq.	Percent
Yes	409	66.29%
No	208	33.71%
Total	617	100%

**[Q21.] Have you ever not been able to rent a place because of your credit score?**

	Freq.	Percent
No	629	70.67%
Yes	137	15.39%
Don't Know	124	13.93%
Total	890	100%

**[Q17.] Have you ever used any credit help programs?**

	Freq.	Percent
No	810	91.42%
Yes	76	8.58%
Total	886	100%

*There are more respondents who are unaware of their credit score than there are respondents who do know it.*

- Despite two-thirds of respondents indicating that they know how to find out their credit scores, over 57% are unaware of their credit scores.
- And despite such a large percentage of respondents not knowing their credit scores – or perhaps in accordance with such a large percentage not knowing – over 90% of respondents have not used any credit help programs.

*Credit is not a determining factor in renting for many respondents.*

- However, credit scores have prevented over 15% of respondents from being able to rent a housing unit.
- Attempts at renting a place are not negatively affected for over 70% of respondents.
- 14%, however, were unsure if their credit scores had played a negative role when trying to rent.



## Eviction History

[Q31.] How you ever been evicted?

	Freq.	Percent
No	739	83.69%
Yes	136	15.40%
Refused to answer	8	0.91%
Total	883	100%

[Q31.1.a.] How many times have you been evicted?

	Freq.	Percent
1	79	60.77%
2	31	23.85%
3	12	9.23%
4	3	2.31%
5	1	0.77%
6	1	0.77%
Don't know/Can't remember	3	2.31%
Total	130	100%

*Nearly 84% of respondents never have been evicted.*

- 15.4% of respondents have been evicted.
- 61% of those who have been evicted have only been evicted once.
- A quarter has been evicted twice.
- Fewer than 14% had been evicted three times or more.
- The majority of reasons for those evictions (60%) are related to money matters, like being unable to pay rent.
- Behavioral related issues are the second most cited, with 25% of respondents giving them as the reason for their evictions.
- Issues with the landlord or landowner or other issues each account for 7.5% of responses.

## Unlawful Detainers

[Q30.] Have you ever been given an unlawful detainer?

	Freq.	Percent
No	726	82.0%
Yes	154	17.40%
Refused to answer	5	0.60%
Total	885	100%

[Q30.1.a.] How many times have you been given an unlawful detainer?

	Freq.	Percent
1	91	61.90%
2	28	19.10%
3	15	10.20%
4	7	4.80%
5	1	0.68%
6	2	1.36%
7	1	0.68%
Don't know/Can't remember	2	1.36%
Total	147	100%

*The majority of respondents have never been given an unlawful detainer.*

- 17% of respondents have received at least one unlawful detainer.
- Of those 154 respondents, 62% have received just one unlawful detainer.
- 19% have received two.
- Less than 20% have been given three or more.

## Felony Convictions

For respondents who have been convicted of a felony, been evicted, or been given an unlawful detainer:

[Q32.] Have you ever been convicted of a felony?

	Freq.	Percent
No	705	79.66%
Yes	150	16.95%
Refused to answer	30	3.39%
Total	885	100%

[Q32.1.a.] How many times felony convictions do you have?

	Freq.	Percent
1	75	52.82%
2	26	18.31%
3	12	8.45%
4	8	5.63%
5	6	4.23%
6	2	1.41%
7	1	0.70%
9	2	1.41%
30	1	0.70%
Don't know/ Can't remember	9	6.34%
Total	142	100%

[Q33.] Do you feel that this has made it more difficult to get housing?

	Freq.	Percent
Yes	158	63.97%
No	55	22.27%
Don't know	34	13.77%
Total	247	100%

*Nearly 1 in 6 respondents have been convicted of a felony.*

- Just less than 53% of those respondents have been convicted of a felony once.
- Nearly 20% have been convicted twice.
- One fifth of respondents have three or more felony convictions.
- 6.3% of respondents do not know how many convictions they have or are unable to remember the number.

*64% of respondents who have been given an unlawful detainer, have been evicted, or have been convicted of a felony, have felt that their situation has made it more difficult to obtain housing.*

## Housing Resources

	[Q13.] Have you heard of the following programs?			[Q14.] Have you used the following programs?			[Q14.c.] Was this program located in North Minneapolis?						[Q14.d.] How helpful was this program?					
	Freq.	Percent	Sample size	Freq.	Percent of Responses	Percent of Cases	Don't know		North Minneapolis		Other		Very Helpful		Somewhat Helpful		Not Very Helpful	
City of Lakes Community Land	189	21.62%	874	10	2.58%	3.83%	0	0%	6	60%	4	40%	7	77.7%	1	1.1%	1	1.1%
Emergency Assistance/Hennepin County	n/a	n/a	n/a	46	11.89%	17.62%	2	4.3%	7	15.2%	37	80.4%	18	69.2%	4	15.4%	4	15.4%
Minneapolis Public Housing	768	87.87%	874	26	6.72%	9.96%	1	3.8%	25	96.2%	0	0%	6	55.5%	3	27.3%	2	18.2%
Northpoint	n/a	n/a	n/a	19	4.91%	7.28%	0	0%	18	100%	0	0%	51	68%	19	25.3%	5	6.7%
Project for Pride in Living	453	51.77%	875	11	2.84%	4.21%	1	10%	4	40%	5	50%	9	60%	3	20%	3	20%
Renter assistance	n/a	n/a	n/a	14	3.62%	5.36%	0	0%	7	53.8%	6	46.2%	32	71.1%	13	28.9%	0	0%
Salvation Army	n/a	n/a	n/a	19	4.91%	7.28%	0	0%	18	100%	0	0%	11	100%	0	0%	0	0%
Section 8	831	94.11%	883	75	19.38%	28.74%	4	5.3%	49	65.3%	22	29.3%	12	63.2%	4	21.2%	3	15.8%
St. Stephen's Housing Program	n/a	n/a	n/a	11	2.84%	4.21%	0	0%	0	0%	11	100%	11	61.1%	2	11.1%	5	28.8%
Urban Homeworks	434	49.6%	875	15	3.88%	5.75%	0	0%	15	100%	0	0%	13	100%	0	0%	0	0%
TOTAL				246	63.57%	148.28%	8	3.3%	149	61.6%	85	35.1%	170	70.2%	49	20.2%	23	9.5%

*The top ten most utilized housing resource programs are listed in the above table.*

- The two most recognized programs were Section 8 and Minneapolis Public Housing, recognized by 94% and 88% of respondents, respectively.
- Section 8 and Emergency Assistance were the two programs utilized by the greatest percentages of respondents.
- The majority of programs – 62% - are located in North Minneapolis.
- Over a third of these programs are offered in locations other than on the Northside.

*Most respondents who utilized the above programs found them helpful.*

- Over 70% of respondents using the above listed programs found them very helpful.
- Only 10% found them not very helpful.
- 100% of respondents who used Urban Homeworks found it very helpful; the City of Lakes Community Land Trust and Renter Assistance programs also garnered higher than average percentages of very helpful responses.

# Homelessness

*An overwhelming 48% of respondents have dealt with homelessness during some point of their lives.*

- For 11% of respondents who have been homeless, their homelessness lasted less than two weeks.
- For others, however, homelessness was a more persistent and enduring problem.
- A quarter of respondents who have experienced homelessness have done so for six years.
- Another 23% have been homeless for four years.
- Over 16% have been homeless for five years.
- Of those respondents who have been homeless, 82% have experienced *years* of homelessness at a time.

*The ten most frequently used homelessness resources or programs are listed below.*

- Just over half of the programs are located in North Minneapolis.
- An average of nearly 70% of respondents who used these programs reported them as being very helpful.
- 23% were deemed somewhat helpful.
- Just fewer than 10% were regarded as not very helpful.
- Urban Homeworks (92%), Emergency Assistance (85%), and Mary's Place (83%) were the three programs with the highest percentages of very helpful ratings.

[Q15.] Have you ever been homeless at any point in your life?

	Freq.	Percent
No	464	52.31%
Yes	423	47.69%
Total	887	100%

[Q15.a.] For how long were you homeless during your most recent period of homelessness?

	Freq.	Percent
Less than 2 weeks	44	10.55%
1 year	4	0.96%
3 years	57	13.67%
4 years	94	22.54%
5 years	68	16.31%
6 years	103	24.7%
7 years	12	2.88%
Years, couple, several	10	2.4%
Don't know/can't remember	25	6%
Total	417	100%

	[Q15.b.1.b-1.] Which resources or programs have you used?			[Q15.c.] Was this resource or program located in North Minneapolis or somewhere else?						[Q15.d.] How helpful was this resource or program?					
	Freq.	Percent of Responses	Percent of Cases	Don't know		North Minneapolis		Other		Very Helpful		Somewhat Helpful		Not Very Helpful	
Catholic Charities	5	2.19%	3.05%	0	0%	0	0%	4	100%	1	25%	2	50%	1	25%
Emergency assistance/Hennepin County	13	5.7%	7.93%	0	0%	2	18.2%	11	84.6%	11	84.6%	1	7.7%	1	7.7%
Mary Jo	9	3.95%	5.49%	0	0%	5	55.6%	4	44.4%	7	77.8%	0	0%	2	22.2%
Mary's Place	6	2.63%	3.66%	0	0%	4	66.7%	2	33.3%	5	83.3%	1	16.7%	0	0%
Minneapolis Public Housing	8	3.51%	4.88%	0	0%	8	100%	0	0%	5	62.5%	1	12.5%	2	25%
People Serving People	15	6.58%	9.15%	1	7.1%	3	21.4%	10	71.4%	6	42.9%	8	57.1%	0	0%
Salvation Army	20	8.77%	12.2%	1	5%	9	45%	10	50%	10	50%	8	40%	2	10%
Section 8	17	7.46%	10.37%	0	0%	11	64.7%	6	35.3%	12	70.6%	2	11.8%	3	17.6%
Shelter (none specified)	21	9.21%	12.8%	0	0%	10	52.6%	9	47.4%	14	82.3%	3	17.6%	0	0%
Urban Homeworks	13	5.7%	7.93%	0	0%	13	100%	0	0%	11	91.7%	1	8.3%	0	0%
Total	127	55.7%	77.5%	2	1.6%	65	52.8%	56	45.5%	82	68.3%	27	22.5%	11	9.17%

## Credit (Further Examined)

	[Q17.b.1.b-1.] Which resources or programs have you used?			[Q17.c.] Was this resource or program located in North Minneapolis or somewhere else?						[Q17.d.] How helpful was this resource or program?					
	Freq.	Percent of Responses	Percent of Cases	Don't know		North Minneapolis		Other		Very Helpful		Somewhat Helpful		Not Very Helpful	
<b>Build Wealth</b>	11	12.5%	14.86%	0	0%	0	0%	11	100%	8	72.72%	2	18.18%	1	9%
<b>Can't remember</b>	9	10.23%	12.16%	3	42.85%	3	42.85%	1	14.28%	4	57.14%	1	14.28%	2	58.57%
<b>Emerge Works</b>	5	5.68%	6.76%	0	0%	0	0%	5	100%	4	80%	1	20%	0	0%
<b>Creditkarma.com</b>	5	5.68%	6.76%	1	33.33%	2	66.67%	0	0%	0	0%	1	50%	1	50%
<b>Urban League</b>	4	4.55%	5.41%	0	0%	0	0%	4	100%	2	50%	2	50%	0	0%
<b>Lexington Law</b>	4	4.55%	5.41%	4	100%	0	0%	0	0%	2	50%	2	50%	0	0%
<b>Credit counseling</b>	3	3.41%	4.05%	0	0%	2	66.67%	1	33.3%	1	33.33%	2	66.67%	0	0%
<b>Acorn</b>	3	3.41%	4.05%	2	66.67%	1	33.3%	0	0%	2	100%	0	0%	0	0%
<b>Wells Fargo</b>	3	3.41%	4.05%	0	0%	0	0%	3	100%	2	66.67%	1	33.33%	0	0%
<b>Bridge to Success</b>	2	2.27%	2.7%	1	100%	0	0%	0	0%	1	100%	0	0%	0	0%
<b>Experian</b>	2	2.27%	2.7%	2	100%	0	0%	0	0%	1	50%	1	50%	0	0%
<b>Total</b>	51	57.96%	68.91%	13	28.26%	8	17.39%	25	54.34%	27	61.36%	13	29.54%	4	9.09%

*There are more respondents who are unaware of their credit score than those who do know it.*

- Over 57% of respondents do not know their credit score.
- Over 91% of respondents have not used any credit help programs.

*The eleven most frequently used credit programs are listed above.*

- Just over half of the programs are located outside of North Minneapolis.
- Less than 18% of programs utilized are located on the Northside.
- More than 61% of respondents who used these credit programs reported them as being very helpful.
- Nearly 30% were deemed somewhat helpful.
- Just fewer than 10% were regarded as not very helpful.
- Emerge Works, (80%), Build Wealth (73%), and Wells Fargo (67%), were the three programs with the highest percentages of very helpful ratings.

**[Q16.] Do you know your credit score?**

	Freq.	Percent
No	511	57.42%
Yes	379	42.58%
Total	890	100%

**[Q17.] Have you ever used any credit help programs?**

	Freq.	Percent
No	810	91.42%
Yes	76	8.58%
Total	886	100%

# Crosstabulations

## Studying: respondents' plans to stay and their housing stability

		[Q8.] Do you plan to keep living in North Minneapolis?				
		Don't know	Yes	No	Do not currently live in North Minneapolis	Total
[Q5.] How stable is your current housing situation?	Very stable	49	176	30	4	259
		18.92%	67.95%	11.58%	1.54%	100%
		21.68%	36.67%	17.86%	57.14%	29.4%
	Stable	134	239	92	2	467
		28.69%	51.18%	19.7%	0.43%	100%
		59.29%	49.79%	54.76%	28.57%	53.01%
	Unstable	35	40	33	0	108
		32.41%	37.04%	30.56%	0%	100%
		15.49%	8.33%	19.64%	0%	12.26%
	Very unstable	8	25	13	1	47
		17.02%	53.19%	27.66%	2.13%	100%
		3.54%	5.21%	7.74%	14.29%	5.33%
Total	226	480	168	7	881	
	25.65%	54.48%	19.07%	0.79%	100%	
	100%	100%	100%	100%	100%	

For those respondents who consider their current housing situations as unstable, there is little difference in the percentages of those who plan to stay on the Northside, those who do not, and those who do not know. Approximately one third of unstable houses fall into each category.

Of very stable households, the largest percentage (68%) plans to stay. The largest percentage of very unstable households (53%) also plans on remaining in the area.

Of those households who are unsure of whether they plan to remain in North Minneapolis, over 80% consider themselves stable or very stable. Of those who do not plan to stay, 72% consider themselves stable or very stable.

The largest group of residents who do plan to stay considers their households stable (50%) and very stable (37%).

Variable 1	
Variable 2	Number of observations Row percentage Column percentage

## Crosstabulations

Studying: respondents' plans to stay and how much they like living on the Northside

		[Q8.] Do you plan to keep living in North Minneapolis?				Total
		Don't know	Yes	No	Do not currently live in North Minneapolis	
[Q7.] How much do you like living in North Minneapolis?	Very much	30 10.79% 13.39%	240 86.33% 49.59%	8 2.88% 4.73%	0 0% 0%	278 100% 31.41%
	Quite a bit	43 24.29% 19.2%	113 63.84% 23.35%	20 11.3% 11.83%	1 0.56% 12.5%	177 100% 20%
	Somewhat	111 37.63% 49.55%	115 38.98% 23.76%	69 23.39% 40.83%	0 0% 0%	295 100% 33.33%
	Not very much	27 33.75% 12.05%	13 16.25% 2.69%	40 50% 23.67%	0 0% 0%	80 100% 9.04%
	Not at all	9 20.93% 4.02%	3 6.98% 0.62%	31 72.09% 18.34%	0 0% 0%	43 100% 4.86%
	Do not currently live	4 33.33% 1.79%	0 0% 0%	1 8.33% 0.59%	7 58.33% 87.5%	12 100% 1.36%
	Total	224 25.31% 100%	484 54.69% 100%	169 19.1% 100%	8 0.9% 100%	885 100% 100%

Not surprising are the correlations between those who like North Minneapolis and want to stay and those who do not like the area and want to leave it.

Over 86% of those who very much like living in North Minneapolis plan on staying; 64% of those who like it quite a bit plan to stay; 40% of those who like it somewhat plan to stay; and as the area's favorability with residents declines, so too, do the percentages of those residents planning on remaining in the area.

What is more surprising, however, is the correlation between liking living on the Northside and not knowing if one plans to keep living there. Just under a quarter of residents who like quite a bit living in North Minneapolis are unsure of whether they wish to remain there. Thirty-eight percent of residents who like it somewhat are also unsure.

Those who somewhat like living on the Northside also have the most evenly distributed percentages of people who wish to stay (39%), who do not plan to stay (23%), and who are unsure (38%).

Variable 2	Variable 1
	Number of observations Row percentage Column percentage

## Crosstabulations

Studying: respondents' plans to stay and their monthly income

		[Q8.] Do you plan to keep living in North Minneapolis?				Total
		Don't know	Yes	No	Do not currently live in North Minneapolis	
[Q29.] What is your total monthly household income, before taxes, for all members of your household?	\$0 - \$500	42 29.17% 18.83%	65 45.14% 13.68%	34 23.61% 20.86%	3 2.08% 37.5%	144 100% 16.57%
	\$501 - \$1,000	45 26.79% 20.18%	98 58.33% 20.63%	24 14.29% 14.72%	1 0.6% 12.5%	168 100% 19.33%
	\$1,001 - \$1,500	42 28.57% 18.83%	75 51.02% 15.79%	29 19.73% 17.79%	1 0.68% 12.5%	147 100% 16.92%
	\$1,501 - \$2,000	41 28.08% 18.39%	83 56.85% 17.47%	21 14.38% 12.88%	1 0.68% 12.5%	146 100% 16.8%
	\$2,001 - \$2,500	20 24.1% 8.97%	41 49.4% 8.63%	22 26.51% 13.5%	0 0% 0%	83 100% 9.55%
	\$2,501 - \$3,000	11 15.49% 4.93%	43 60.56% 9.05%	16 22.54% 9.82%	1 1.41% 12.5%	71 100% 8.17%
	\$3,001 - \$3,500	10 27.03% 4.48%	24 64.86% 5.05%	3 8.11% 1.84%	0 0% 0%	37 100% 4.26%
	\$3,501 - \$4,000	2 9.09% 0.9%	19 86.36% 4%	1 4.55% 0.61%	0 0% 0%	22 100% 2.53%
	Over \$4,000	10 19.61% 4.48%	27 52.94% 5.68%	13 25.49% 7.98%	1 1.96% 12.5%	51 100% 5.87%
	Total	223 25.66% 100%	475 54.66% 100%	163 18.76% 100%	8 0.92% 100%	869 100% 100%

Fifty-five percent of respondents indicate that they plan to keep living in North Minneapolis. On average, the higher a respondent's range of monthly income, the greater the percentage is of those groups wishing to remain on the Northside.

More than 86% of residents making between \$3,501 and \$4,000 a month plan to continue living in North Minneapolis. The largest percentage of respondents who plan on staying, which account for 21% of the group, earn between \$501 and \$1,000 each month.

The largest single percentage of residents who do not plan on staying accounts for 21% of the group and make between \$0 and \$500 a month. Residents who make more than \$4,000 only account for 8% of those who do not plan on staying.

There is a larger percentage of residents who are unsure of whether they plan to stay (26%) than of residents who plan to leave (19%). Nearly 50% of those who are unsure earn between \$1,001 and \$2,500 a month.

Variable 2	Variable 1
	Number of observations Row percentage Column percentage



## Crosstabulations

Studying: respondents' plans to stay and their gender

		[Q8.] Do you plan to keep living in North Minneapolis?				Total
		Don't know	Yes	No	Do not currently live in North Minneapolis	
[Q26.] Are you male or female?	Male	86 25% 38.22%	182 52.91% 37.53%	74 21.51% 43.79%	2 0.58% 25%	344 100% 38.78%
	Female	139 25.69% 61.78%	302 55.82% 62.27%	95 17.56% 56.21%	5 0.92% 62.5%	541 100% 60.99%
	Other	0 0% 0%	1 50% 0.21%	0 0% 0%	1 50% 12.5%	2 100% 0.23%
	Total	225 25.37% 100%	485 54.68% 100%	169 19.05% 100%	8 0.9% 100%	887 100% 100%

Gender does not appear to be significantly correlated with preference for living in North Minneapolis. Approximately 25% of males and 25% of females indicate that they are unsure of whether they plan to continue living in North Minneapolis (however, because the sample included a larger number of women respondents, the overall “Don’t know” category was 62% comprised of females and 38% of males).

The same pattern exists, though there is slightly more deviation, for those 53% of male respondents who plan to stay and those 56% of females respondents who plan to do so. The remaining 22% of males and 18% of females do not plan to keep living in North Minneapolis.

Variable 2	Variable 1
	Number of observations Row percentage Column percentage

## Crosstabulations

Studying: respondents' plans to stay and their housing tenure

		[Q8.] Do you plan to keep living in North Minneapolis?				
		Don't know	Yes	No	Do not currently live in North Minneapolis	Total
[Q9.] Do you currently own or rent the home you live in?	Neither	64 37.21% 28.44%	71 41.28% 14.64%	35 20.35% 20.71%	2 1.16% 25%	172 100% 19.39%
	Own	13 11.02% 5.78%	91 77.12% 18.76%	14 11.86% 8.28%	0 0% 0%	118 100% 13.3%
	Rent	148 24.79% 65.78%	323 54.1% 66.6%	120 20.1% 71.01%	6 1.01% 75%	597 100% 67.31%
	Total	225 25.37% 100%	485 54.68% 100%	169 19.05% 100%	8 0.9% 100%	887 100% 100%

The largest percentage of all residents who wish to remain in North Minneapolis are those that currently rent their home – 67% of those who indicated they want to stay on the Northside are renters, whereas 19% are residents who own their home and 15% neither rent nor own the place in which they are staying.

When examining housing tenure, those residents who own their home account for the largest percentage of respondents who plan on remaining in North Minneapolis. Seventy-seven percent of homeowners plan on staying in North Minneapolis, followed by 54% of renters, and 41% of those who neither own nor rent their home. Those homeowners who do not indicate that they wish to stay on the Northside are nearly evenly divided between those who do not wish to stay and those who do not know.

Of those who answer that they do not wish to remain in North Minneapolis, the greatest percentage of respondents is of renters – accounting for over 70% of responses. Homeowners are the smallest percentage of no responses, totaling just over 8%.

Variable 2	Variable 1
	Number of observations Row percentage Column percentage

# Crosstabulations

Studying: respondents' monthly income and choices for relocation

		[Q29.] What is your total monthly household income, before taxes, for all members of your household?									Total
		\$0 - \$500	\$501 - \$1,000	\$1,001 - \$1,500	\$1,501 - \$2,000	\$2,001 - \$2,500	\$2,501 - \$3,000	\$3,001 - \$3,500	\$3,501 - \$4,000	Over \$4,000	
[Q8.2.d.] If you do move, where would you like to live?	North Minneapolis	0 0% 0%	1 33.33% 4.35%	1 33.33% 3.7%	0 0% 0%	1 33.33% 4.76%	0 0% 0%	0 0% 0%	0 0% 0%	0 0% 0%	3 100% 1.97%
	Another section of Minneapolis	4 16.67% 13.79%	4 16.67% 17.39%	5 20.83% 18.52%	5 20.83% 25%	2 8.33% 9.52%	1 4.17% 6.25%	0 0% 0%	0 0% 0%	3 12.5% 23.08%	24 100% 15.79%
	Saint Paul	3 37.5% 10.34%	2 25% 8.7%	0 0% 0%	2 25% 10%	1 12.5% 4.76%	0 0% 0%	0 0% 0%	0 0% 0%	0 0% 0%	8 100% 5.26%
	North or Northwest suburbs	6 18.75% 20.69%	5 15.63% 21.74%	6 18.75% 22.22%	5 15.63% 25%	2 6.25% 9.52%	4 12.5% 25%	1 3.13% 33.33%	0 0% 0%	3 9.38% 23.08%	32 100% 21.05%
	Other suburbs	6 17.14% 20.69%	4 11.43% 17.39%	6 17.14% 22.22%	3 8.57% 15%	6 17.14% 28.57%	4 11.43% 25%	1 2.86% 33.33%	0 0% 0%	5 14.29% 38.46%	35 100% 23.03%
	Out of the area	4 14.29% 13.79%	5 17.86% 21.74%	8 28.57% 29.63%	3 10.71% 15%	6 21.43% 28.57%	1 3.57% 6.25%	0 0% 0%	0 0% 0%	1 3.57% 7.69%	28 100% 18.42%
	Anywhere	4 16.67% 13.79%	3 12.5% 13.04%	1 4.17% 3.7%	3 12.5% 15%	3 12.5% 14.29%	6 25% 37.5%	1 4.17% 33.33%	0 0% 0%	3 12.5% 23.08%	24 100% 15.79%
	Suburbs, but not specified	5 25% 17.24%	4 20% 17.39%	3 15% 11.11%	2 10% 10%	3 15% 14.29%	1 5% 6.25%	1 5% 33.33%	0 0% 0%	1 5% 7.69%	20 100% 13.16%
	Total	32 18.39% 110.34%	28 16.09% 121.74%	30 17.24% 111.11%	23 13.22% 115%	24 13.79% 114.29%	17 9.77% 106.25%	4 2.3% 133.33%	0 0% 0%	16 9.2% 123.08%	174 100% 114.47%
Cases		29	23	27	20	21	16	3	0	13	152

### Studying: respondents' monthly income and choices for relocation

Of all residents who do not plan to keep living in North Minneapolis, the largest percentage - 57% - indicate that they would like to move to a suburb. Of those respondents, 21% specify a suburb in the northern or northwestern part of the Metro, 23% indicate a suburb elsewhere within the Metro, and 13% answer "suburb," but without indicating any specific one.

Over 75% of those respondents who specify that they would like to move to a suburb in the northern or northwestern part of the Metro make \$2,500 or less each month. Respondents falling within the same income ranges comprise 71% of those who answer that they would like to move to a suburb in another part of the Metro.

For those residents with monthly incomes greater than \$4,000, the largest percentage (38%) would like to move to a suburb that is not in the northern or northwestern part of the Metro.

### Studying: helpfulness of programs utilized and location of programs

Of all the programs that respondents used regarding housing resources, homelessness, or credit, programs in North Minneapolis were among those that garner the highest percentages of very helpful ratings. Over three quarters of homelessness programs on the Northside are seen as very helpful; nearly 70% of housing resource programs there are rated as very helpful; and 68% of credit programs in North Minneapolis are given the very helpful rating.

Over half of all programs regarding housing resources and homelessness that are rated very helpful are located in North Minneapolis. Slightly less than 44% of credit programs rated as very helpful are located there.

For housing resource programs:

- Though the largest percentage of very helpful programs is found on the Northside, the largest percentage of programs that are not very helpful to respondents is located there as well.
- Almost 69% of programs utilized are seen as very helpful.
- Less than 10% are viewed as not very helpful.
- More than a third of programs utilized are not located in North Minneapolis.

For homelessness programs:

- Over 70% of respondents find the homelessness programs they used very helpful.
- Of those programs that are considered as such, just over half are on the Northside; just under half are elsewhere.
- A similar situation is seen with those programs that are not very helpful: of those programs, an equal 46.15% are found both on the Northside and elsewhere.

For credit programs:

- Over 64% of respondents indicate that the credit programs they used are very helpful.
- Of those very helpful programs, there is a nearly even split between two of the location designations: 44% are found on the Northside and 46% are found elsewhere. The locations of 10% of very helpful programs are unable to be determined by respondents.
- Those programs that are considered not very helpful are shared equally among the "North Minneapolis," "Other," and "Don't know" categories.

# Crosstabulations

Studying: helpfulness of programs utilized and location of programs (continued)

## Housing Resources Programs

		[Q14.c3.,d.3.,e.3.] How helpful was this program?			
		Very Helpful	Somewhat Helpful	Not Very Helpful	Total
[Q14.c.1., d.1.,e.1.] Was this program located in North Minneapolis or somewhere else?	Don't Know	9 50.00% 3.52%	6 33.33% 7.41%	3 16.67% 8.57%	18 100.00% 4.84%
	North Minneapolis	150 69.44% 58.59%	40 18.52% 49.38%	26 12.04% 74.29%	216 100.00% 58.06%
	Other	97 70.29% 37.89%	35 25.36% 43.21%	6 4.35% 17.14%	138 100.00% 37.10%
	Total	256 68.82% 100.00%	81 21.77% 100.00%	35 9.41% 100.00%	372 100.00% 100.00%

## Credit Programs

		[Q17.c3.,d.3.,e.3.] How helpful was this program?			
		Very Helpful	Somewhat Helpful	Not Very Helpful	Total
[Q17.c.1., d.1.,e.1.] Was this program located in North Minneapolis or somewhere else?	Don't Know	5 50.00% 10.42%	3 30.00% 14.29%	2 20.00% 33.33%	10 100.00% 13.33%
	North Minneapolis	21 67.74% 43.75%	8 25.81% 38.10%	2 6.45% 33.33%	31 100.00% 41.33%
	Other	22 64.71% 45.83%	10 29.41% 47.62%	2 5.88% 33.33%	34 100.00% 1.33%
	Total	48 64.00% 100.00%	21 28.00% 100.00%	6 8.00% 100.00%	75 100.00% 100.00%

## Homelessness Programs

		[Q15.c3.,d.3.,e.3.] How helpful was this program?			
		Very helpful	Somewhat Helpful	Not Very Helpful	Total
[Q15.c.1., d.1.,e.1.] Was this program located in North Minneapolis or somewhere else?	Don't Know	2 40.00% 1.34%	1 20.00% 2.70%	2 40.00% 7.69%	5 100.00% 2.36%
	North Minneapolis	75 77.32% 50.34%	10 10.31% 27.03%	12 12.37% 46.15%	97 100.00% 45.75%
	Other	72 65.45% 48.32%	26 23.64% 70.27%	12 10.91% 46.15%	110 100.00% 51.89%
	Total	149 70.28% 100.00%	37 17.45% 100.00%	26 12.26% 100.00%	212 100.00% 100.00%

Variable 1	
Variable 2	Number of observations Row percentage Column percentage

## Demographic Comparison Snapshot

Additional demographic information is contained below, so as to allow for comparison between the survey findings and similar measures of income, employment, and housing tenure, at differing geographic levels, including: North Minneapolis, the City of Minneapolis, and Hennepin County. In addition to demographic information for the total populations, data for the African American population are also provided at each geography.

	Survey Respondents		North Minneapolis		City of Minneapolis		Hennepin County	
Total population	896		63,293		389,112		1,170,623	
Male	344	38.61%	31,034	49.00%	196,028	50.40%	575,862	49.20%
Female	545	61.17%	32,259	51.00%	193,084	49.60%	594,761	50.80%
Median age	40		29.6		31.6		36.0	
Household size	3.95		2.8		2.3		2.4	

Total labor force	N/A		29,921		232,881		674,687	
Total employed	N/A		24,798	82.90%	210,539	90.40%	622,838	92.30%
Total unemployed	N/A		5,123	17.10%	22,342	9.60%	51,849	7.70%
Black labor force	N/A		10,766		30,807		66,090	
Black employed	540	60.67%	7,934	73.70%	23,785	77.20%	54,491	82.50%
Black unemployed	*		2,832	26.30%	7,022	22.80%	11,599	17.60%

Median household income	N/A		\$39,948		\$49,885		\$64,403	
Median black household income	\$12,012 - \$18,000**		\$24,660		\$20,617		\$29,141	

Occupied housing units	N/A		22,030		165,438		481,263	
Owner-occupied	N/A		12,215	55.50%	81,456	49.20%	306,704	63.70%
Renter-occupied	N/A		9,815	44.60%	83,982	50.80%	174,559	36.30%
Occupied housing units (black household)	891		8,254		25,709		49,138	
Black owner-occupied	118	13.24%	2,500	30.29%	5,137	19.98%	11,408	23.22%
Black renter-occupied	600	67.34%	5,754	69.71%	20,572	80.02%	37,730	76.78%

\* Just over 39.3% of respondents (350) answered “no” to the question, “Are you currently working?” and as such, cannot be considered necessarily unemployed, as they may be retired or out of the workforce. All data presented in the above table (other than survey findings) are taken from the American Community Surveys 2013 5 years estimates.

\*\*Household income information was collected by income bracket. The median monthly income of survey respondents is between \$1,001 and \$1,500, making the median annual income between \$12,012 and \$18,000.

## Demographic Comparison Snapshot (continued)

### Age Breakdown by Geography

	Survey Respondents		North Minneapolis		City of Minneapolis		Hennepin County	
Total Population	883*		63,293		389,112		1,170,623	
Under 5 years	-	-	6,254	9.9%	27,242	7.0%	77,244	6.6%
5 to 9 years	-	-	5,810	9.2%	21,849	5.6%	72,789	6.2%
10 to 14 years	-	-	5,178	8.2%	18,840	4.8%	71,074	6.1%
15 to 17 years	17	1.93%	3,143	5.0%	11,115	2.9%	42,784	3.7%
18 to 24 years	76	8.61%	6,775	10.7%	55,707	14.3%	111,375	9.5%
25 to 34 years	232	26.27%	9,754	15.4%	82,861	21.3%	194,280	16.6%
35 to 44 years	214	24.24%	8,327	13.2%	52,642	13.5%	155,454	13.3%
45 to 54 years	195	22.08%	7,603	12.0%	46,962	12.1%	169,452	14.5%
55 to 64 years	116	13.14%	5,738	9.1%	39,788	10.2%	139,828	11.9%
65 to 74 years	24	2.72%	2,765	4.4%	17,519	4.5%	71,293	6.1%
75 to 84 years	8	0.91%	1,245	2.0%	9,183	2.4%	42,602	3.6%
85 years & over	1	0.11%	701	1.1%	5,404	1.4%	22,448	1.9%

\* The total number of survey respondents in this snapshot differs from the total on the previous page; this is because, of the 896 individual respondents, 883 (98.5%) provided information indicating their age.

# Appendix - Survey Questionnaire



## North Minneapolis African American Housing Opportunity Survey

Thank you for your participation in the North Minneapolis Housing Opportunity Survey. Your participation is critical and your responses will be anonymous. The goal of the survey is to better understand how existing housing programs serve African American households in North Minneapolis and what new programs might be needed. Participation in the survey is voluntary, and you can skip any question you feel uncomfortable answering.

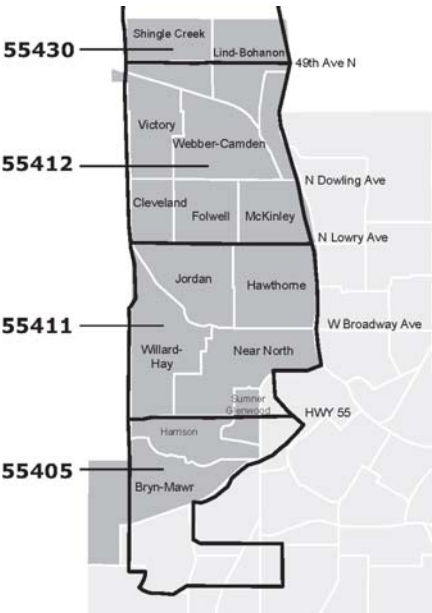
### (SCREENING QUESTIONS)

- Q1. Have you taken this survey before?**
- 1. Yes → *(If yes, they are not eligible to take the survey again)*
  - 2. No → *(They are eligible, please continue to S2)*
- Q2. Do you identify yourself as African American?**
- 1. Yes
  - 2. No → *(If no, thank them for their time. They are not eligible.)*
- Q3. Do you identify yourself as a Northsider, even if you do not currently live in North Minneapolis?**
- 0. Don't know
  - 1. Yes
  - 2. No → *(If no, thank them for their time. They are not eligible.)*

Date:
Location:
Interviewer:

### (GENERAL INFORMATION)

- Q4. Which neighborhood in north Minneapolis do you live in?**  
*(Circle a neighborhood in the map below or explain why you can't circle a neighborhood.)*



77777. Other (please explain) \_\_\_\_\_

- Q5. How stable is your current housing situation . . . very stable, stable, unstable, or very unstable?**
- 1. Very stable
  - 2. Stable
  - 3. Unstable
  - 4. Very unstable
- Q6. How many people are living in your household now INCLUDING yourself?**

NUMBER: \_\_\_\_ \_\_\_\_



**Q7. How much do you like living in North Minneapolis . . . very much, quite a bit, somewhat, not very much, or not at all?**

1. Very much
2. Quite a bit
3. Somewhat
4. Not very much
5. Not at all
8. Do not currently live in North Minneapolis

**Q8. Do you have plans to keep living in North Minneapolis?**

0. Don't know

1. Yes →

**a. WHY do you plan to keep living in North Minneapolis?** *(Record all mentions)*

2. No →

**b. Why do you plan to NOT keep living in North Minneapolis?** *(Record all mentions)*

**c. What would need to happen to change your mind?** *(Record all mentions)*

**d. If you do move, where would you like to live?**

8. Do not currently live in North Minneapolis

**Q9. Do you currently own or rent the home you live in?**

1. Neither →

**a. Which of the following best describes where you currently live . . . living with friends or family, transitional shelter, homeless, or something else?**

1. Living with friends or family
2. Transitional shelter
3. Homeless
4. Something else (please describe) \_\_\_\_\_

2. Own →

**b. How many years have you owned the home where you currently live in North Minneapolis?**

YEARS: \_\_\_\_ \_\_\_\_  
00. Less than one year

3. Rent →

**c. How many years have you been renting the home where you currently live in North Minneapolis?**

YEARS: \_\_\_\_ \_\_\_\_  
00. Less than one year

**d. How confident are you in knowing your rights as a renter . . . very confident, somewhat confident, not very confident, or not at all confident?**

1. Very confident
2. Somewhat confident
3. Not very confident
4. Not at all confident

**e. Would you like to own a home?**

0. Don't know

1. Yes →

**e-1. Where would you like to own a home?**

2. No

**e-2. Have you taken any steps or begun the process of buying a home?**

1. Yes
2. No

**Q10. Have you previously owned a home?**

1. Yes →

**a. Where did you live then?** \_\_\_\_\_

2. No

**Q11. Do you believe you have ever been discriminated against when looking for a place to RENT?**

0. Don't know

1. Yes →

2. No

**a. Altogether, how many times has this happened?**

TIMES: \_\_\_\_

88. Don't know/can't remember

**b. Can you give some examples of the discrimination you experienced?**  
(Record all mentions)

**Q12. Do you believe you have ever been discriminated against when trying to BUY A HOME?**

0. Don't know

1. Yes →

2. No

**a. Altogether, how many times has this happened?**

TIMES: \_\_\_\_

88. Don't know/can't remember

**b. Can you give some examples of the discrimination you experienced?**  
(Record all mentions)

*(HOUSING RESOURCES)*

**Q13. Have you ever heard of any of these programs or organizations?**

(Read list and circle one answer for each program or resource.)

	YES	NO
a. Section 8	1	2
b. Minneapolis Public Housing Authority, or MPHA	1	2
c. City of Minneapolis Advantage Program	1	2
d. Wells Fargo Lift	1	2
e. Greater Metropolitan Housing Corporation, or GMHC	1	2
f. City of Lakes Community Land Trust	1	2
g. Bridge to Success	1	2
h. Project for Pride in Living	1	2
i. Urban Homeworks	1	2
j. Alliance Housing	1	2
k. Habitat for Humanity	1	2
l. Housing Resource Centers	1	2

**Q14. Have you ever used any programs that offer rental assistance, homebuyer assistance, or assistance for homeowners?**

0. Don't know (Go to Q15 on page 8)

1. Yes →

**a. Which programs have you used?** (Record responses for up to three programs)

# 1.

# 2.

# 3.

2. No →

**b. Why have you NOT used any of these programs?**

(If no to Q14, go to Q15 on page 8)

**Q14c1. (FOR THE FIRST PROGRAM MENTIONED) The first program you mentioned was (INSERT #1 FROM Q14a). Was this program located in North Minneapolis or somewhere else?**

0. Don't know

1. North Minneapolis

2. Somewhere else → a. Where was it located? \_\_\_\_\_

Q14c2. (FOR THE FIRST PROGRAM MENTIONED) What did they help you with?

Q14c3. (FOR THE FIRST PROGRAM MENTIONED) How helpful was this program . . . very helpful, somewhat helpful, or not very helpful?

1. Very helpful
2. Somewhat helpful
3. Not very helpful

(Continue with question 14d1 if they have used another program. If not, go to Q15 on page 8.)

Q14d1. (FOR THE SECOND PROGRAM MENTIONED) The second program you mentioned was (INSERT #2 FROM Q14a). Was this program located in North Minneapolis or somewhere else?

0. Don't know
1. North Minneapolis
2. Somewhere else

→ a. Where was it located? \_\_\_\_\_

Q14d2. (FOR THE SECOND PROGRAM MENTIONED) What did they help you with?

Q14d3. (FOR THE SECOND PROGRAM MENTIONED) How helpful was this program . . . very helpful, somewhat helpful, or not very helpful?

1. Very helpful
2. Somewhat helpful
3. Not very helpful

(Continue with question 14e1 if they have used another program. If not, go to Q15 on page 8.)

Q14e1. (FOR THE THIRD PROGRAM MENTIONED) The third program you mentioned was (INSERT #3 FROM Q14a). Was this program located in North Minneapolis or somewhere else?

0. Don't know
1. North Minneapolis
2. Somewhere else

→ a. Where was it located? \_\_\_\_\_

Q14e2. (FOR THE THIRD PROGRAM MENTIONED) What did they help you with?

Q14e3. (FOR THE THIRD PROGRAM MENTIONED) How helpful was this program . . . very helpful, somewhat helpful, or not very helpful?

1. Very helpful
2. Somewhat helpful
3. Not very helpful

### (HOMELESSNESS)

Q15. Have you ever been homeless at ANY point in your life? Examples of homelessness might include: staying in a shelter, having to sleep at a friend or family member's home for an extended period of time, or sleeping in your car.

1. Yes
2. No (Go to Q16 on page 10)

Q15a. For how long were you homeless during your MOST RECENT period of homelessness?

88. Don't know/can't remember

Q15b. Did you use any resources or programs to help you not be homeless?

0. Don't know (Go to Q16 on page 10)

1. Yes →

**b-1. Which resources or programs have you used?** (Record responses for up to three resources/ programs.)

# 1.

# 2.

# 3.

2. No →

**b-2. Why have you NOT used any of these resources or programs?**

(If no to Q15b, go to Q16 on page 10)

**Q15c1.** (FOR THE FIRST RESOURCE OR PROGRAM MENTIONED) The first resource or program you mentioned was (INSERT #1 FROM Q15b-1). Was this resource or program located in North Minneapolis or somewhere else?

- 0. Don't know
- 1. North Minneapolis
- 2. Somewhere else → a. Where was it located? \_\_\_\_\_

**Q15c2.** (FOR THE FIRST RESOURCE OR PROGRAM MENTIONED) What did they help you with?

**Q15c3.** (FOR THE FIRST RESOURCE OR PROGRAM MENTIONED) How helpful was this resource or program . . . very helpful, somewhat helpful, or not very helpful?

- 1. Very helpful
- 2. Somewhat helpful
- 3. Not very helpful

(Continue with question 15d1 if they have used another program. If not, go to Q16 on page 10.)

**Q15d1.** (FOR THE SECOND RESOURCE OR PROGRAM MENTIONED) The second resource or program you mentioned was (INSERT #2 FROM Q15b-1). Was this resource or program located in North Minneapolis or somewhere else?

- 0. Don't know
- 1. North Minneapolis
- 2. Somewhere else → a. Where was it located? \_\_\_\_\_

**Q15d2.** (FOR THE SECOND RESOURCE OR PROGRAM MENTIONED) What did they help you with?

**Q15d3.** (FOR THE SECOND RESOURCE OR PROGRAM MENTIONED) How helpful was this resource or program . . . very helpful, somewhat helpful, or not very helpful?

- 1. Very helpful
- 2. Somewhat helpful
- 3. Not very helpful

(Continue with question 15e1 if they have used another program. If not, go to Q16 on page 10.)

**Q15e1.** (FOR THE THIRD RESOURCE OR PROGRAM MENTIONED) The third resource or program you mentioned was (INSERT #3 FROM Q15b-1). Was this resource or program located in North Minneapolis or somewhere else?

- 0. Don't know
- 1. North Minneapolis
- 2. Somewhere else → a. Where was it located? \_\_\_\_\_

**Q15e2.** (FOR THE THIRD RESOURCE OR PROGRAM MENTIONED) What did they help you with?

**Q15e3.** (FOR THE THIRD RESOURCE OR PROGRAM MENTIONED) How helpful was this resource or program . . . very helpful, somewhat helpful, or not very helpful?

- 1. Very helpful
- 2. Somewhat helpful
- 3. Not very helpful

(CREDIT)

**Q16.** Do you know your credit score?

- 1. Yes
  - 2. No → a. Do you know how to find out what your credit score is?
- 1. Yes
  - 2. No

**Q17.** Have you ever used any credit help programs?

- 1. Yes → a. Which programs have you used? (Record responses for up to three programs)

# 1.  
# 2.  
# 3.

- 2. No → b. Why have you NOT used any of these programs?

(If no to Q17, go to Q19 on page 12)

**Q17c1.** (FOR THE FIRST PROGRAM MENTIONED) The first program you mentioned was (INSERT #1 FROM Q17a). Was this program located in North Minneapolis or somewhere else?

- 0. Don't know
- 1. North Minneapolis
- 2. Somewhere else → a. Where was it located? \_\_\_\_\_

**Q17c2.** (FOR THE FIRST PROGRAM MENTIONED) What did they help you with?

**Q17c3.** (FOR THE FIRST PROGRAM MENTIONED) How helpful was this program . . . very helpful, somewhat helpful, or not very helpful?

- 1. Very helpful
- 2. Somewhat helpful
- 3. Not very helpful

(Continue with question 17d1 if they have used another program. If not, go to Q18 on page 12.)

**Q17d1.** (FOR THE SECOND PROGRAM MENTIONED) The second program you mentioned was (INSERT #2 FROM Q17a). Was this program located in North Minneapolis or somewhere else?

- 0. Don't know
- 1. North Minneapolis
- 2. Somewhere else → a. Where was it located? \_\_\_\_\_

**Q17d2.** (FOR THE SECOND PROGRAM MENTIONED) What did they help you with?

**Q17d3.** (FOR THE SECOND PROGRAM MENTIONED) How helpful was this program . . . very helpful, somewhat helpful, or not very helpful?

- 1. Very helpful
- 2. Somewhat helpful
- 3. Not very helpful

(Continue with question 17e1 if they have used another program. If not, go to Q18 on page 12.)

**Q17e1.** (FOR THE THIRD PROGRAM MENTIONED) The third program you mentioned was (INSERT #3 FROM Q17a). Was this program located in North Minneapolis or somewhere else?

- 0. Don't know
- 1. North Minneapolis
- 2. Somewhere else → a. Where was it located? \_\_\_\_\_

**Q17e2.** (FOR THE THIRD PROGRAM MENTIONED) What did they help you with?

**Q17e3.** (FOR THE THIRD PROGRAM MENTIONED) How helpful was this program . . . very helpful, somewhat helpful, or not very helpful?

- 1. Very helpful
- 2. Somewhat helpful
- 3. Not very helpful

**Q18.** Did this program (Did these programs) help improve your credit?

- 0. Don't know
- 1. Yes
- 2. No

**Q19.** Have you ever applied for a loan to buy a home?

- 1. Yes →

**a. How many times have you applied for a loan to buy a home?**

TIMES: \_\_\_\_ \_\_\_\_

88. Don't know/can't remember

**b. How many times have you been approved for a home loan?**

TIMES: \_\_\_\_ \_\_\_\_

88. Don't know/can't remember

**c. How many times have you been denied?**

TIMES: \_\_\_\_ \_\_\_\_

88. Don't know/can't remember
- 2. No →

**d. Why have you NOT ever applied for a loan to buy a home?**

Q20. Have you ever WITHDRAWN an application for a home loan?

1. Yes →  
2. No

a. How many times have you withdrawn an application for a home loan?

TIMES: \_\_\_\_ \_\_\_\_  
88. Don't know/can't remember

b. WHY did you withdraw your home loan application?

Q21. Have you ever not been able to rent a place because of your credit score?

0. Don't know  
1. Yes →  
2. No

a. How many times has this happened?

TIMES: \_\_\_\_ \_\_\_\_  
88. Don't know/can't remember

(EMPLOYMENT, ASSETS, & WEALTH)

Q22. Are you currently working?

1. Yes →  
2. No

a. How many jobs do you have?

NUMBER OF JOBS: \_\_\_\_ \_\_\_\_

b. How many total hours do you work in a week at all of your jobs combined?

TOTAL HOURS WORKED: \_\_\_\_ \_\_\_\_

Q23. Do you have a bank account?

1. Yes →  
2. No

a. Is the bank you use located in North Minneapolis?

1. Yes  
2. No

b. How satisfied are you with your bank . . . very satisfied, satisfied, unsatisfied, or very unsatisfied?

1. Very satisfied  
2. Satisfied  
3. Unsatisfied  
4. Very unsatisfied

2. No →

c. Why do you NOT have a bank account?

d. Do you currently use payday lending, check cashing stores, or pawnshops?

1. Yes  
2. No

Q24. Are you saving money right now?

1. Yes →  
2. No →

a. How much money do you currently have saved? (Read categories if needed)

1. \$1 to \$500  
2. \$501 to \$2,000  
3. \$2,001 to \$5,000  
4. \$5,001 to \$10,000  
5. More than \$10,000

b. Why are you NOT saving money right now?

**Q25. How satisfied are you with your OVERALL experience with banks that are located in North Minneapolis . . . very satisfied, satisfied, unsatisfied, or very unsatisfied?**

- 0. Don't know/Neutral
- 1. Very satisfied
- 2. Satisfied
- 3. Unsatisfied
- 4. Very unsatisfied

*(BACKGROUND QUESTIONS)*

**Q26. Are you male or female?**

- 1. Male
- 2. Female
- 3. Other (please describe) \_\_\_\_\_

**Q27. In what year were you born?**

YEAR: \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_

**Q28. How many TOTAL years have you lived in North Minneapolis, including if you previously lived in North Minneapolis, moved away, and then moved back?**

TOTAL YEARS: \_\_\_\_ \_\_\_\_

**Q29. What is your total monthly household income, before taxes, for all members of your household?**  
*(Read categories if needed)*

- 1. \$0 - \$500
- 2. \$501 - \$1,000
- 3. \$1,001 - \$1,500
- 4. \$1,501 - \$2,000
- 5. \$2,001 - \$2,500
- 6. \$2,501 - \$3,000
- 7. \$3,001 - \$3,500
- 8. \$3,501 - \$4,000
- 9. Over \$4,000

(CRIMINAL BACKGROUND)

The answers that you provide for these last questions will be kept anonymous. This information is important to us because it helps us better understand how these obstacles may serve as barriers to getting housing.

Q30. Have you ever been given an unlawful detainer?

- 1. Yes →
- 2. No
- 9. Refused

<b>a. How many times has this happened?</b>  TIMES: ____ ____ 88. Don't know/can't remember
--

Q31. Have you ever been evicted?

- 1. Yes →
- 2. No
- 9. Refused

<b>a. How many times have you been evicted?</b>  TIMES: ____ ____ 88. Don't know/can't remember
<b>b. What were the reasons that you were evicted?</b>

Q32. Have you ever been convicted of a felony?

- 1. Yes →
- 2. No
- 9. Refused

<b>a. How many felony convictions do you have?</b>  TIMES: ____ ____ 88. Don't know/can't remember
---

Q33. (IF PERSON ANSWERED YES TO Q30, Q31, OR Q32) Do you feel that this has made it more difficult for you to get housing?

- 0. Don't know
- 1. Yes
- 2. No

Thank you for your time and cooperation.